

Information to identify the case:

Debtor 1	<u>Brian M. Heckman</u>	Social Security number or ITIN	xxx-xx-4865
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jesse D. Heckman</u>	Social Security number or ITIN	xxx-xx-3485
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-11306-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian M. Heckman

Jesse D. Heckman

4/11/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian M. Heckman
Jesse D. Heckman
Debtors

Case No. 17-11306-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Apr 11, 2023

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Brian M. Heckman, Jesse D. Heckman, 326 Sutton Street, Punxsutawney, PA 15767-1444
14743353	+ Credit Control Collect, 2410 Broad Ave, Altoona, PA 16601-1940
14743356	++ NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 address filed with court., Northwest Savings Bank, 100 Liberty St, Warren, PA 16365
14743355	+ Northwest Consumer Dis, 101 E Mahoning St, Punxsutawney, PA 15767-2012
14743358	Phelan Hallinan Diamond & Jones, LLP, Attn: Peter Wapner, Esquire, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 12 2023 03:37:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/PDF: resurgentbknofications@resurgent.com	Apr 11 2023 23:57:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 11 2023 23:48:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14743349	+ Email/Text: bncnotifications@phea.org	Apr 11 2023 23:48:00	Aes/keystone Best, Po Box 61047, Harrisburg, PA 17106-1047
14751531	EDI: GMACFS.COM	Apr 12 2023 03:37:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14743350	+ EDI: GMACFS.COM	Apr 12 2023 03:37:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14743351	+ EDI: WFNNB.COM	Apr 12 2023 03:37:00	Comenity Bank/peebles, Po Box 182789,

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Apr 11, 2023

Form ID: 3180W

Total Noticed: 30

			Columbus, OH 43218-2789
14743352	+ EDI: WFNNB.COM	Apr 12 2023 03:37:00	Comenitybk/victoriasec, Po Box 182789, Columbus, OH 43218-2789
14743354	+ Email/Text: electronicbkydocs@nelnet.net	Apr 11 2023 23:49:00	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
14779758	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2023 23:57:03	LVNV Funding, LLC its successors and assigns as, assignee of General Electric Capital, Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14780270	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2023 23:57:04	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14780474	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2023 23:57:03	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14774498	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2023 23:49:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
14769197	EDI: AGFINANCE.COM	Apr 12 2023 03:37:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14743357	+ EDI: AGFINANCE.COM	Apr 12 2023 03:37:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
14766079	Email/Text: Bankruptcy.Notices@pnc.com	Apr 11 2023 23:48:00	PNC BANK, NATIONAL ASSOCIATION, ATTN: BANKRUPTCY DEPARTMENT, 3232 NEWMARK DRIVE, MIAMISBURG OH 45342
14743360	Email/Text: Bankruptcy.Notices@pnc.com	Apr 11 2023 23:48:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14743840	+ EDI: RECOVERYCORP.COM	Apr 12 2023 03:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14743359	Email/Text: bankruptcypgl@plaingreenloans.com	Apr 11 2023 23:49:00	Plain Green, 93 Mack Road Suite 600, Box Elder, MT 59521
14775887	EDI: Q3G.COM	Apr 12 2023 03:37:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14743361	+ EDI: RMSC.COM	Apr 12 2023 03:37:00	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14755985	+ Email/Text: electronicbkydocs@nelnet.net	Apr 11 2023 23:49:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14743362	+ EDI: BLUESTEM	Apr 12 2023 03:37:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Apr 11, 2023

Form ID: 3180W

Total Noticed: 30

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Jesse D. Heckman thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Brian M. Heckman thedebterasers@aol.com
Maria Miksich	on behalf of Creditor PNC Bank National Association mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor PNC Bank National Association wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor PNC Bank National Association pawb@fedphe.com

TOTAL: 9